

FILED-00362-O-BP
APR 25 2024
cc

FW 400002949

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS**

Patricia A. Davidson

Plaintiff

v.

Credit Corp Solutions Inc
Defendant

4-24CV-362-0

Civil Action No.

COMPLAINT

INTRODUCTION

This is a civil action for Actual, Punitive, Statutory damages and cost brought by Patricia A. Davidson hereinafter, an individual consumer, against Defendants, Credit Corp Solutions Inc. For Violations of The Fair Credit Reporting Act 15 U.S.C § 1681 et seq.

* Attach additional pages as needed.

Date 04-19-2024

Signature

Patricia A. Davidson

Print Name

Patricia A. Davidson

Parties

1. Plaintiff, Patricia A. Davidson is a Natural person and consumer as defined by 15 U.S.C 1681a(c), residing in Fort Worth, Texas at address 805 Heights Drive Apt F Upon information and belief, Credit Corp Solutions Inc is a Philippines Corporation.
2. Defendant Credit Corp Solutions Inc accepts service of process through its Registered Agent: Corporation Service Company dba CSC 211 E. 7th Street, Suite 620 Austin, TX 78701-3218.
3. The acts of Defendants described in this complaint were performed by Defendants or on Defendants' behalf by its Owners, Office, Agents, and/or employees acting within the scope of their actual or apparent authority. As such all References to "Defendants" in this complaint shall be Defendants or their Owners, Officers, agents, and/or employees.

Basis of Jurisdiction

4. Jurisdiction of this Court arises under 15 U.S.C § 1681(p) and 28 U.S.C§ 1331. The Venue is proper in this Judicial District pursuant to 28 U.S.C 1391(b)(1) and 28 U.S.C§ 1391(b)(2) because a substantial part of events, omissions, or conduct giving rise to the Plaintiff's claim which occurred in this Judicial District. Defendants transact business in Fort Worth, TX. The court has supplemental jurisdiction over state law claims pursuant to 28 U.S.C§ 1367.

Factual Allegations

Existence of a Consumer Report

5. On or about 03/18/2024 a Consumer Report Pertaining to Plaintiff was generated and maintained by Experian, a consumer reporting agency as defined by 15 U.S.C§ 1681(a)(f). In the report, Plaintiff observed unauthorized inquiries from Defendant.

Count 1 Violation of the Fair Credit Reporting Act **15 U.S.C§ 1681b(f) Defendant Credit corp Solutions Inc**

6. Defendant Credit Corp Solutions Inc. accessed the plaintiff's Consumer report 07/22/2023, 08/12/2023, 08/13, 2023, 09/05/2023, 09/06/2023, 09/21/2023, 09/30/2023 10/05/2023, 10/06/2023, 12/29/2023, 01/02/2024, 03/01/2024. See Exhibit A

Lack of Permissible Statutory Purpose

7. Defendants Credit Corp Solutions Inc accessed Plaintiff's consumer report without permissible purpose, as required by 15 U.S.C§ 1681 b(f). Discovery will show the plaintiff Had no existing business relationship, contractual obligations, or any transactions with Defendants Credit Corp Solutions Inc that would allow for such inquiries under 15 U.S.C§ 1681(a)(3)(A) or any provision.

8. Upon accessing Plaintiff's consumer report, Defendants Credit Corp Solutions Inc did not take any follow-up action, thereby indicating a lack of permissible purpose for those inquiries. Discovery will show Plaintiff never gave any consent to the defendant to access her Consumer report.

Requisite Mental State (Willfulness)


9. Discovery will show despite this knowledge Defendants Credit Corp Solutions Inc. intentionally and recklessly disregarded their obligations under the FCRA and did not verify a purported debt or take other actions that would constitute a permissible purpose of accessing the Plaintiff's consumer report.

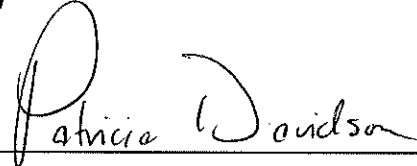
10. Plaintiff's injury is "Particularized" and "Actual" in that the conduct deprived Plaintiff of her rights was directed by Defendants to Plaintiff Specifically. Plaintiff's injury is "Particularized" and "Actual" in that Plaintiff has suffered emotional distress from Defendant unauthorized access to her Credit Report.

11. Plaintiff's injury is "Particularized" and "Actual" in that Plaintiff has suffered an invasion of privacy. This intrusion into the "Plaintiff's personal information caused the feeling of vulnerability, worry, and anxiety, which led to sleeplessness and Headaches. Plaintiff's injury is "Particularized" and "Actual" in that the Plaintiff has suffered fear and anger over the invasion of privacy. A favorable decision would serve to deter Defendants from Similar conduct. Also, a favorable decision herein would redress Plaintiff with monetary damages.

12. Wherefore Patricia A. Davidson respectfully demands a jury trial and requests that a Judgment trial and Request Judgement be entered in favor of the Plaintiff against the defendant for (a) actual damages, statutory damages, and potentially punitive damages.

Dated this 19th of April 2024





Email: Patricia_Davidson@yahoo.com
Contact # 682-417-1011

Who Has Viewed Your Consumer Information (Continued)

CAPITAL BANK 2275 RESEARCH BLVD STE 600 ROCKVILLE MD 20850 (800) 859 6412 INQUIRY DATES: 03.01.24 | 02.02.24 | 01.03.24 | 12.02.23 | 11.02.23 | 10.02.23 | 09.01.23 | 08.01.23 | 07.03.23 | 06.03.23 | 05.02.23 | 04.04.23 |

CREDIT CORP SOLUTIONS IN 121 W ELECTION RD STE 200 DRAPER UT 84020 No phone # available INQUIRY DATES: 03.01.24 | 01.02.24 | 12.29.23 | 10.06.23 | 10.05.23 | 09.30.23 | 09.21.23 | 09.06.23 | 09.05.23 | 08.13.23 | 08.12.23 | 07.22.23 |

PORTFOLIO RECOV ASSOC 120 CORPORATE BLVD STE 100 NORFOLK VA 23502 (844) 675 3408 INQUIRY DATES: 03.01.24 | 01.02.24 | 12.29.23 | 12.22.23 | 12.10.23 | 10.06.23 | 10.05.23 | 10.02.23 | 09.30.23 | 09.21.23 | 09.08.23 | 09.06.23 | 09.05.23 | 09.01.23 | 08.29.23 | 08.13.23 | 08.12.23 | 07.22.23 | 07.04.23 |

ONEMAIN PO BOX 1010 EVANSVILLE IN 47706 (844) 298 9773 INQUIRY DATES: 02.28.24 | 02.27.24 | 02.10.24 | 01.29.24 | 01.18.24 | 01.13.24 | 01.09.24 | 01.06.24 | 01.05.24 | 01.02.24 | 12.29.23 | 12.22.23 | 12.17.23 | 12.11.23 | 12.09.23 | 12.06.23 | 11.29.23 | 11.20.23 | 11.06.23 | 10.29.23 | 10.28.23 | 10.27.23 | 10.26.23 | 10.14.23 | 10.05.23 | 10.04.23 |

SYNCHRONY FINANCIAL 777 LONG RIDGE RD STAMFORD CT 06902 No phone # available INQUIRY DATES: 02.24.24 | 01.05.24 | 12.06.23 |

CREDIT ONE BANK PO BOX 98875 LAS VEGAS NV 89193 (877) 825 3242 INQUIRY DATES: 02.23.24 | 01.25.24 | 12.20.23 | 11.10.23 | 10.27.23 | 09.21.23 | 08.24.23 | 07.28.23 | 07.26.23 | 06.23.23 | 05.19.23 | 04.19.23 |

SYNCHRONY FINANCIAL 4125 WINDARD PLAZA ALPHARETTA GA 30005 No phone # available INQUIRY DATES: 02.21.24 | 01.24.24 | 12.19.23 | 11.21.23 | 10.24.23 | 09.20.23 | 08.22.23 | 07.18.23 | 06.21.23 | 05.23.23 | 04.28.23 | 03.20.23 |

CAPITAL ONE 15000 CAPITAL ONE DR RICHMOND VA 23238 No phone # available INQUIRY DATES: 02.08.24 | 01.11.24 | 12.12.23 | 11.10.23 | 10.17.23 | 09.13.23 | 08.10.23 | 07.13.23 | 06.13.23 | 05.11.23 | 04.12.23 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 01.19.24 |

EXPERIAN CS IDENTITY 535 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 01.17.24 | 01.02.24 |

EAST TX PROF CU 409 E LOOP 281 LONGVIEW TX 75605 (903) 323 0230 INQUIRY DATES: 01.10.24 | 04.26.23 |

EXPERIAN CREDITMATCH 475 ANTON BLVD # D4 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 12.26.23 | 12.25.23 | 12.22.23 | 12.21.23 | 12.19.23 | 12.18.23 | 12.16.23 | 12.15.23 | 12.14.23 | 12.11.23 | 12.10.23 | 12.07.23 | 12.06.23 | 12.05.23 | 12.02.23 | 11.26.23 | 11.25.23 | 11.21.23 | 11.18.23 | 11.14.23 | 11.11.23 | 11.08.23 | 11.07.23 | 11.04.23 | 10.31.23 | 10.29.23 | 10.27.23 | 10.26.23 | 10.23.23 | 10.21.23 | 10.15.23 | 10.06.23 | 10.05.23 | 10.02.23 | 09.30.23 | 09.29.23 | 09.28.23 | 09.27.23 | 09.26.23 | 09.24.23 | 09.23.23 | 09.22.23 | 09.21.23 | 09.20.23 | 09.19.23 | 09.18.23 | 09.16.23 | 09.15.23 | 09.14.23 | 09.13.23 | 09.12.23 | 09.11.23 | 09.10.23 | 09.09.23 | 09.08.23 | 09.07.23 | 09.06.23 | 09.05.23 | 09.04.23 | 09.02.23 | 09.01.23 | 08.31.23 | 08.30.23 | 08.29.23 | 08.28.23 | 08.27.23 | 08.26.23 | 08.25.23 | 08.24.23 | 08.23.23 | 08.22.23 | 08.21.23 | 08.20.23 | 08.19.23 | 08.18.23 | 08.17.23 | 08.16.23 | 08.15.23 | 08.14.23 | 08.13.23 | 08.12.23 | 08.11.23 | 08.10.23 | 08.09.23 | 08.08.23 | 08.07.23 | 08.06.23 | 08.05.23 | 08.04.23 | 08.03.23 | 08.02.23 | 08.01.23 | 07.31.23 | 07.30.23 | 07.29.23 | 07.28.23 | 07.27.23 | 07.26.23 | 07.25.23 | 07.24.23 | 07.23.23 | 07.22.23 | 07.21.23 | 07.20.23 | 07.19.23 | 07.18.23 | 07.17.23 | 07.16.23 | 07.15.23 | 07.13.23 | 07.12.23 | 07.11.23 | 07.09.23 | 07.07.23 | 07.06.23 | 07.05.23 | 07.04.23 | 07.03.23 | 07.02.23 | 07.01.23 | 06.30.23 | 06.29.23 | 06.28.23 | 06.27.23 | 06.26.23 | 06.25.23 | 06.24.23 | 06.23.23 | 06.22.23 | 06.21.23 | 06.19.23 | 06.18.23 | 06.17.23 | 06.16.23 | 06.15.23 | 06.14.23 | 06.13.23 | 06.11.23 | 06.10.23 | 06.09.23 | 06.08.23 | 06.07.23 | 06.06.23 | 06.05.23 | 06.04.23 | 06.03.23 | 06.02.23 | 06.01.23 | 05.31.23 | 05.30.23 | 05.27.23 | 05.26.23 | 05.25.23 | 05.24.23 | 05.23.23 | 05.22.23 | 05.21.23 | 05.20.23 | 05.19.23 | 05.18.23 | 05.17.23 | 05.16.23 | 05.15.23 | 05.14.23 | 05.13.23 | 05.12.23 | 05.11.23 | 05.10.23 | 05.09.23 | 05.08.23 | 05.07.23 | 05.06.23 | 05.04.23 | 05.03.23 | 05.02.23 | 05.01.23 | 04.01.23 | 03.25.23 | 03.24.23 | 03.23.23 |

CREDIT KARMA 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 12.23.23 | 12.20.23 | 12.16.23 | 12.13.23 | 12.09.23 | 12.06.23 | 12.02.23 | 11.29.23 | 11.25.23 | 11.22.23 | 11.18.23 | 11.15.23 | 11.11.23 | 11.08.23 | 11.04.23 | 11.01.23 | 10.28.23 | 10.25.23 | 10.21.23 | 10.18.23 | 10.14.23 | 10.11.23 | 10.07.23 | 10.04.23 | 09.30.23 | 09.27.23 | 09.23.23 | 09.20.23 | 09.16.23 | 09.13.23 | 09.09.23 | 09.06.23 | 09.02.23 | 08.30.23 | 08.26.23 | 08.23.23 | 08.19.23 | 08.16.23 | 08.12.23 | 08.09.23 | 08.05.23 | 08.02.23 | 07.29.23 | 07.26.23 | 07.22.23 | 07.19.23 | 07.12.23 | 07.08.23 | 07.05.23 | 07.01.23 | 06.28.23 | 06.24.23 | 06.21.23 | 06.17.23 | 06.14.23 | 06.10.23 | 06.07.23 | 06.03.23 | 05.31.23 | 05.27.23 | 05.24.23 | 05.20.23 | 05.17.23 | 05.13.23 | 05.10.23 | 05.06.23 | 05.03.23 | 04.29.23 | 04.26.23 | 04.22.23 | 04.19.23 | 04.15.23 | 04.12.23 | 04.08.23 | 04.05.23 | 04.01.23 | 03.29.23 | 03.25.23 | 03.22.23 | 03.18.23 |

CLARITY/WESTERN FUND INC 751 WILSHIRE BLVD STE 100 LOS ANGELES CA 90017 No phone # available INQUIRY DATES: 12.21.23 |

CLARITY/WESTLAKE FIN SVC 4751 WILSHIRE BLVD LOS ANGELES CA 90010 No phone # available INQUIRY DATES: 12.21.23 |

CREDIT KARMA INC 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 12.21.23 | 12.09.23 | 09.13.23 | 09.07.23 | 08.31.23 | 08.28.23 |

CLARITY SERVICES INC 15550 LIGHTWAVE DR CLEARWATER FL 33760 No phone # available On behalf of MONEYKEY (6114) for 30 INQUIRY DATES: 12.19.23 |

CLARITY SERVICES INC No phone # available On behalf of CNU ONLINE HOLDINGS (114 for 30 INQUIRY DATES: 12.19.23 | 05.26.23 |

CLARITY/CCBANK-INTEGRA 3280 N UNIVERSITY AVE PROVO UT 84604 No phone # available INQUIRY DATES: 12.19.23 |

CLARITY/CNU ONLINE HOLDI 175 W JACKSON BLVD STE 1000 CHICAGO IL 60604 No phone # available INQUIRY DATES: 12.19.23 | 05.26.23 |

CLARITY/FEB-CREDITFRESH 2150 S 1300 E SALT LAKE CITY UT 84106 No phone # available INQUIRY DATES: 12.19.23 |

CLARITY/FEB-CREDITFRESH 2150 S 1300 E SALT LAKE CITY UT 84106 No phone # available INQUIRY DATES: 12.19.23 |

CLARITY/FEB-CREDITFRESH 2150 S 1300 E SALT LAKE CITY UT 84106 No phone # available INQUIRY DATES: 12.19.23 |

CLARITY/FINWISE-OPPLOANS 820 E 9400 S SANDY UT 84094 No phone # available INQUIRY DATES: 12.19.23 | 05.26.23 |

CLARITY/MONEYKEY 69 YONGE ST STE 1500 TORONTO CN 00000 No phone # available INQUIRY DATES: 12.19.23 |

CLARITY/MONEYKEY 69 YONGE ST STE 1500 TORONTO CN 00000 No phone # available INQUIRY DATES: 12.19.23 |

CLARITY/NETCREDIT 175 W JACKSON BLVD STE 1000 CHICAGO IL 60604 No phone # available INQUIRY DATES: 12.19.23 | 05.26.23 |

AFFIRM 650 CALIFORNIA ST FL 12 SAN FRANCISCO CA 94108 (855) 423 3729 INQUIRY DATES: 12.15.23 |

CLARITY SERVICES INC 15550 LIGHTWAVE DR CLEARWATER FL 33760 No phone # available On behalf of FINWISE AMERFIRSTFIN (64 for 30 INQUIRY DATES: 12.15.23 |

CLARITY/FINWISE BANK 820 E 9400 S SANDY UT 84094 No phone # available INQUIRY DATES: 12.15.23 |

CIVIL COVER SHEET

FEB 23 2024 AM 5:15

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

DEFENDANTS

Patricia A. Davidson

Credit Corp Solutions Inc.

(b) County of Residence of First Listed Plaintiff

Tarrant

County of Residence of First Listed Defendant

Travis

(EXCEPT IN U.S. PLAINTIFF CASES)

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

(c) Attorneys (Firm Name, Address, and Telephone Number)

Attorneys (If Known)

4-24CV-362-0

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- Citizen of This State ☐ 1 ☐ 1 Incorporated or Principal Place of Business In This State ☐ 4 ☐ 4
- Citizen of Another State ☐ 2 ☐ 2 Incorporated and Principal Place of Business In Another State ☐ 5 ☐ 5
- Citizen or Subject of a Foreign Country ☐ 3 ☐ 3 Foreign Nation ☐ 6 ☐ 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions.

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 375 False Claims Act
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 690 Other	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 376 Qui Tam (31 USC 3729(a))
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 320 Assault, Libel & Slander		<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 330 Federal Employers' Liability		<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 340 Marine		<input type="checkbox"/> 835 Patent - Abbreviated New Drug Application	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 345 Marine Product Liability		<input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans)	<input type="checkbox"/> 350 Motor Vehicle		<input type="checkbox"/> 880 Defend Trade Secrets Act of 2016	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 355 Motor Vehicle Product Liability			<input checked="" type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 360 Other Personal Injury			<input type="checkbox"/> 480 Consumer Credit (15 USC 1681 or 1692)
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 362 Personal Injury - Medical Malpractice			<input type="checkbox"/> 485 Telephone Consumer Protection Act
<input type="checkbox"/> 195 Contract Product Liability				<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 196 Franchise				<input type="checkbox"/> 850 Securities/Commodities/Exchange
				<input type="checkbox"/> 890 Other Statutory Actions
				<input type="checkbox"/> 891 Agricultural Acts
				<input type="checkbox"/> 893 Environmental Matters
				<input type="checkbox"/> 895 Freedom of Information Act
				<input type="checkbox"/> 896 Arbitration
				<input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision
				<input type="checkbox"/> 950 Constitutionality of State Statutes

REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	LABOR	IMMIGRATION
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 463 Alien Detainee	<input type="checkbox"/> 710 Fair Labor Standards Act	<input type="checkbox"/> 462 Naturalization Application
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 720 Labor/Management Relations	<input type="checkbox"/> 465 Other Immigration Actions
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 530 General	<input type="checkbox"/> 740 Railway Labor Act	
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 443 Housing/Accommodations	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 751 Family and Medical Leave Act	
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 540 Mandamus & Other	<input type="checkbox"/> 790 Other Labor Litigation	
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	<input type="checkbox"/> 550 Civil Rights	<input type="checkbox"/> 791 Employee Retirement Income Security Act	
	<input type="checkbox"/> 448 Education	<input type="checkbox"/> 555 Prison Condition		
		<input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement		

SOCIAL SECURITY	FEDERAL TAX SUITS
<input type="checkbox"/> 861 HIA (1395ff)	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)
<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 871 IRS—Third Party
<input type="checkbox"/> 863 DIWC/DIWW (405(g))	
<input type="checkbox"/> 864 SSID Title XVI	
<input type="checkbox"/> 865 RSI (405(g))	

V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from Another District (specify)
- ☐ 6 Multidistrict Litigation - Transfer
- ☐ 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C. 1681

Brief description of cause:

Permissible Purpose

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

04-19-2024

SIGNATURE OF ATTORNEY OF RECORD

Patricia Davidson

FOR OFFICE USE ONLY

RECEIPT # AMOUNT APPLYING IFP JUDGE MAG. JUDGE